

WE CLAIM:

Claim 1: A fixed-monetary-amount purchasing system for precious metals

comprising the steps of:

(a) registering for each of client accounts in a client data base, (i) information concerning clients who have concluded fixed-monetary-amount purchasing agreements with a purchasing organization for the continued purchase of merchandise comprising precious metals at a fixed purchase price at fixed intervals, (ii) information concerning said merchandise that has been purchased by said clients and that has been placed in protective custody in a client account established with said purchasing organization, (iii) information concerning money deposited by clients in said client accounts, (iv) information concerning accounts at financial institutions used for settlement by said clients, and (v) information concerning said fixed prices of said fixed-monetary-amount purchases that have been requested by said clients,

(b) recording in said client data base via a main server of said purchasing organization at the time of fixed-monetary-amount purchases, (i) the presence or absence of a payment into the financial-institution account of said purchasing organization, and (ii) means of payment, either a transfer of funds corresponding to said purchase price from said financial-institution accounts of said clients or a cash payment

(c) purchasing merchandise on each business day with an amount of money determined by dividing said purchase price by the number of business days within a fixed period when recording of said payment in said client data base is confirmed,

(d) storing said purchased merchandise in protective custody for said client accounts in each instance, and

(e) settling at a request of said clients for said merchandise stored in said protective custody by providing actual merchandise, exchanging said merchandise for other merchandise of equal value, or paying funds resulting from sale of said merchandise.

Claim 2: A fixed-monetary-amount purchasing system for precious metals according to Claim 1, wherein (a) a main server provisionally registers client information obtained from said request in said client data base, when a potential client desiring a fixed-monetary-amount purchasing agreement sends a request for such an agreement to a main server of said purchasing organization via a communications circuit, and (b) said provisional registration in said client data base is updated to a full registration, said client account is set in said client data base, and said client is informed of acceptance of said full registration, when a financial-institution account used for settlement by said client has been established.

Claim 3: A fixed-monetary-amount purchasing system for precious metals according to Claim 1, wherein, said main server determines purchase weight from said purchase price by referring to a market price file, and confirms either that said purchase price has been paid from said financial-institution account of said client, or that said purchase price remains in said client account at said purchasing organization as a deposit, and following said confirmation, purchase of merchandise of said purchase weight is executed, and purchased merchandise is stored in protective custody in said client account, when a client sends a request for a spot purchase of merchandise including

purchase price data to said main server by means of a client server via a communications circuit

Claim 4: A fixed-monetary-amount purchasing system for precious metals according to Claim 1, wherein said confirmation of payments into the financial-institution account of the aforementioned purchasing organization is accomplished by said main server using net banking.

Claim 5: A fixed-monetary-amount purchasing system for precious metals according to Claim 3, a purchase confirmation notification is sent to said client data base and client server via a communications circuit following execution of said purchase of said merchandise.

Claim 6: A fixed-monetary-amount purchasing system for precious metals according to Claim 3, wherein said main server refers to the aforementioned client data base and supplies information concerning the merchandise held in protective custody to said client server, invites an application from said client server to said main server for return of merchandise within the limits of said merchandise stored in said protective custody, and said main server transmits a confirmation of said return to said client server, rewrites said information concerning said merchandise stored in said protective custody in said client data base, and arranges execution of said return of said merchandise, when a client who desires return of merchandise in said protective custody sends a request for a balance inquiry regarding merchandise stored in said protective custody to said main server from his client server via a communications circuit,

Claim 7 : A fixed-monetary-amount purchasing system for precious metals according to Claim 6, said main server refers to said client data base and judges whether

or not a balance of said merchandise stored in said protective custody following said return exceeds the minimum amount stored in said protective custody, and if results of said judgment are positive, said main server executes a return procedure, when there has been a request for a return of merchandise.

Claim 8 : A fixed-monetary-amount purchasing system for precious metals according to Claim 7, wherein said main server selects an option of (a) transmitting information to said client server that invites a re-application for return within limits that leaves said minimum amount stored in said protective custody, or (b) performing an automatic return registration, and executing said return procedure when said amount stored in said protective custody reaches said minimum amount stored in said protective custody for which said return is requested, when said judgment results obtained by said main server are negative for said request for said return of merchandise.

Claim 9: A fixed-monetary-amount purchasing system for precious metals according to Claim 3, wherein said main server refers to said client data base and supplies information concerning said merchandise stored in said protective custody to said client server, said main server also invites an application from said client server to said main server for sale of merchandise within the limits of said merchandise stored in said protective custody, and after executing said sale, said main server transmits confirmation of said sale to the client server, rewrites the information concerning said merchandise stored in said protective custody in said client data base, and either deposits a revenue from said sale in said client account or pays said revenue to said financial-institution account of said client, when a client who desires to sell merchandise stored in said protective custody sends a request for a balance inquiry regarding merchandise stored in

said protective custody to said main server from his client server via a communications circuit,

Claim 10: A fixed-monetary-amount purchasing system for precious metals according to Claim 9, wherein upon receiving a request for sale of merchandise from a client, said main server supplies a signal inviting designation of a desired sale price to said client server, said main server refers to a market price file which has current market price data for merchandise within a fixed period of time in cases there is a designation of a desired sale price by said client, and executes a purchase from said client at said designated price if said designated price appears in said market price file, and said main server notifies said client of said sale, and cancels acceptance of said sale request in cases where said designated price does not appear in the market price file.

Claim 11: A fixed-monetary-amount purchasing system for precious metals according to Claim 3, wherein said main server can be connected via an electronic commercial transaction site to an electronic commercial transaction file in which various types of information concerning electronic commercial transactions are registered, said main server sends a signal inviting selection of desired merchandise from said electronic commercial transaction file, and an application for equal-value exchange, to said client server, and said main server refers to said client data base when said client selects merchandise and applies for an equal-value exchange, and if the value of said merchandise stored in said protective custody exceeds said value of said selected merchandise, said main server subtracts an amount of merchandise stored in said protective custody that is equal in value to said selected merchandise, rewrites said client data base, and sends instructions to said electronic commercial transaction file for said

purchase of said selected merchandise and shipping of said merchandise to said client.
when a client who desires an equal-value exchange of merchandise stored in said protective custody is connected to said electronic commercial transaction file of said main server from said client server via a communications circuit.

Claim 12: A fixed-monetary-amount purchasing system for precious metals according to Claim 3, said main server judges whether or not the weight of the aforementioned merchandise is within the standard weight range for investment, and if the results of this judgment are positive, said main server transfers merchandise of the aforementioned weight from protective custody and executes the investment.

Claim 13: A fixed-monetary-amount purchasing system for precious metals according to Claim 12, wherein data concerning performance of said investment is accumulated in an investment file to which said client server of said client for whom said investment is registered can be connected, and said client can refer to said investment file at any time, when a signal inviting an application for investment of merchandise stored in said protective custody has been sent along with investment rate information to said client server of said client by said main server, and there has been an application for investment from said client specifying a weight of merchandise to be invested that is within the weight range of said merchandise stored in said protective custody

Claim 14: A fixed-monetary-amount purchasing system for precious metals according to Claim 13, wherein marketplace information including a market price of said merchandise that is the object of investment is successively accumulated in said investment file, said investment rate is periodically updated with reference to said marketplace information, said updated investment rate is submitted to said client via said

investment file, and in cases where said client is invited to submit an application indicating whether or not said investment at said updated investment rate is to be canceled, and if there is an application from said client to cancel said investment, said registration of said investment is canceled and said merchandise is transferred to be stored in said protective custody for said client.

Claim 15: A fixed-monetary-amount purchasing system for precious metals according to Claim 14, wherein a loan charge for said invested merchandise is saved as a fund for spot purchases for said client, if there is no application for cancellation of said investment.

Claim 16: A fixed-monetary-amount purchasing system for precious metals according to any of Claims 1 through 15, wherein said main server sends at least one type of menu information concerning (a) a balance inquiry requests for merchandise stored in said protective custody for said clients, (b) transaction history inquiry requests, (c) spot purchase applications, (d) applications for duplicate subscriptions, (e) introduction of new clients, (f) applications for a return of merchandise stored in said protective custody, (g) applications for an equal-value exchange of merchandise stored in said protective custody for other merchandise, or (h) applications for an investment service for merchandise stored in said protective custody, to said clients via a communications circuit, invites the clients to select desired information, and receives a selection made by said clients.

Claim 17: A fixed-monetary-amount purchasing system for precious metals according to Claim 16, an image of merchandise stored in said protective custody is displayed by said client server in accordance with types and weight of said merchandise, when a balance inquiry request is selected from said menu information.